



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

RAS Citron, LLC  
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Fairfield, NJ 07004  
(973) 575-0707  
Attorneys for Secured Creditor

Laura M. Egerman (LE-8250)

**In Re:**

**Roberto Lattanzio**

**Debtor.**

**Order Filed on September 25, 2017**

**by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

**CHAPTER 13**

**HEARING DATE: September 12, 2017 at  
10:00 am**

**JUDGE: Andrew B. Altenburg Jr.**

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through four (4), is hereby ORDERED.

**DATED: September 25, 2017**

  
**Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court**

Secured Creditor: Federal National Mortgage Association (“Fannie Mae”)

Secured Creditor’s Counsel: RAS Citron, LLC

Debtor’s Counsel: Subranni Zauber

Property Involved (“Collateral”): 2167 43RD Street, New York, 11105

- Relief sought:
- Motion for relief from the automatic stay
  - Motion to dismiss
  - Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor’s future bankruptcy filings

For good cause shown, it is ORDERED that Applicant’s Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 13 months, from 08/01/2016 to 09/01/2017, at \$2,576.58 per month.

The Debtor is overdue for \_ payments, from \_\_\_\_\_ to \_\_\_\_\_, at \$\_\_\_\_\_ per month.

The Debtor is overdue for \_ payments, from \_\_\_\_\_ to \_\_\_\_\_, at \$\_\_\_\_\_ per month.

The Debtor is assessed for \_\_\_\_\_ late charges at \$\_\_\_\_\_ per month.

Funds Held In Suspense \$141.66.

Total Arrearages Due \$33,353.88.

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$20,000.00. Payment shall be made no later than 09/29/2017.

Beginning on \_\_\_\_\_, regular monthly mortgage payments shall continue to be made in the amount of \$\_\_\_\_\_.

Beginning on \_\_\_\_\_, additional monthly cure payments shall be made in the amount of \$\_\_\_\_\_ for \_\_\_ months.

■ The amount of \$13,353.88 shall be capitalized in the debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within twenty-one (21) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Immediate payment: Seterus, Inc.  
P.O. Box 11790  
Newark, NJ 07101-4790

■ Regular monthly payment: Seterus, Inc.  
P.O. Box 11790  
Newark, NJ 07101-4790

Monthly cure payment:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

■ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00, and costs of \$181.00.

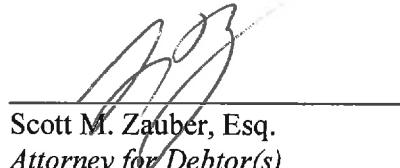
The fees and costs are payable:

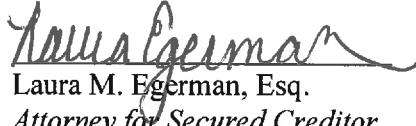
■ Through the Chapter 13 plan.

To the Secured Creditor within \_\_\_\_\_ days.

Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.

  
\_\_\_\_\_  
Scott M. Zauber, Esq.  
*Attorney for Debtor(s)*  
Date:

  
\_\_\_\_\_  
Laura M. Egerman, Esq.  
*Attorney for Secured Creditor*  
Date: 09.25.2017